**Email to Home Office Support Teams**

**To:**

**Subject:** Drivewise Mobile with Rating to Launch in Colorado and Minnesota

Hi Everyone,

Starting November 14, Colorado and Minnesota will launch Drivewise Mobile with Rating that uses driving behaviors as part of the premium calculation. Driving behavior data will be utilized to more accurately price customers. Customers who sign up and avoid risky driving behaviors can save on their premium while drivers frequently exhibiting riskier behaviors could see their rates increase to reflect that higher risk.

In addition, driving behavior will be requested from Arity at point of sale. Arity may return a driving score using 1st party (Allstate) or 3rd party data for the named insured and will be applied at the policy level at new business. Phone activity will also be introduced as a new rating behavior. Therefore, driving behaviors that could impact rates will include high-speeds, sudden braking, phone activity and late-night driving.

**New Business** – Along with the participation discount, customers who avoid risky driving behaviors can save more on their premium.

**Existing** – Existing Drivewise policies which have taken at least 1 trip within the last 6 months will transition into this next iteration at their first renewal, post implementation. Existing Drivewise policies which have not taken at least 1 trip in the last 6 months will be unenrolled from Drivewise.

**Your important role**

In preparation, please ensure you’re familiar with the details supporting this launch, including the [launch toolkit](https://allstatecloud.sharepoint.com/sites/acn-product-positioning/SitePages/Omni-Channel-Go-to-Market-(GTM)-Launch-Plan(1).aspx) that provides key messages, FAQs and communication templates.

Please let me or [Jody Thiery](mailto:jthie@allstate.com) know if you have any questions and thank you for your support.

Thank you.   
Liz Knachel